Exhibit E









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Search Mortgage Library:

Types Of Mortgage Loans
+ Find The Best Mortgage +
Credit Grade Guide

<u>Mortgage Lender Directory</u> + <u>Mortgage Calculators</u> + <u>Mortgage (ARM) Indexes</u>
<u>Ask A Mortgage Related Question</u> + <u>Articles And Publications</u> + <u>Mortgage Glossary</u>
<u>Historical Mortgage Index Data</u> + <u>Historical Mortgage Rate Data</u> + <u>Home</u>

Mortgage Market Survey + Search Mortgage Rates + Interest Rate Trends

Mortgage (ARM) Indexes

 $\frac{CMT + CMT FAQ + T-Bill + T-Bill FAQ + MTA + MTA FAQ + CODI + COFI +$

Current Values + Release Dates + Comparison Chart + Which Index Is Better? + Mortgage Rate Trend Survey

<u>Historical Data</u> + <u>COFI History</u> + <u>COSI History</u> + <u>COSI History</u> + <u>MTA History</u> + <u>Prime Rate History</u> + <u>Daily WSJ LIBOR Histories</u> + <u>Mortgage-X LIBOR</u> History

Monthly CMT History + Daily CMT Histories + FHFB Contract Rate History + Federal COFI History + National Monthly Median COFI History + FNMA LIBOR History

1-, 3-, 9-Yr Avg + 2-, 6-, 12-Yr Avg + 5-, 10-, 15-Year Averages + Prime Rate Forecast + MTA Rate Forecast + COFI Forecast + COSI Forecast + CODI Forecast

Variability Table + Changes of Direction + W-COSI or CODI? + 6-Month Trends + Lagging Indexes + Find the Best Mortgage!

WSJ LIBOR: Historical Data: 2008

The average of the London Interbank Offered Rates (LIBOR) for 1-month, 3-month, 6-month and 1-year U.S. dollar denominated deposits, as published in The Wall Street Journal (WSJ).

 $\frac{1986}{1987} \frac{1988}{1989} \frac{1990}{1990} \frac{1991}{1990} \frac{1993}{1990} \frac{1994}{2000} \frac{1995}{2010} \frac{1996}{2011} \frac{1997}{2012} \frac{1998}{2013} \frac{1999}{2014} \frac{2000}{2011} \frac{2000}{2015} \frac{2000}{2010} \frac{2000}{2015} \frac{2000}{2010} \frac{2000}{2015} \frac{2000}{2015}$

{ Why the last 3 decimal points are no longer published here? }

Date	1 Month	3 Month	6 Month	12 Month	Date	1 Month	3 Month	6 Month	12 Month	Date	1 Month	3 Month	6 Month	12 Month
1/2/2008	4.600xx	4.702xx	4.596xx	4.223xx	5/5/2008	2.697xx	2.770xx	2.873xx	2.993xx	9/3/2008	2.485xx	2.813xx	3.119xx	3.214xx
1/3/2008	4.570xx	4.680xx	4.566xx	4.187xx	5/6/2008	2.697xx	2.770xx	2.873xx	2.993xx	9/4/2008	2.487xx	2.813xx	3.108xx	3.178xx
1/4/2008	4.540xx	4.646xx	4.473xx	4.041xx	5/7/2008	2.673xx	2.757xx	2.876xx	3.015xx	9/5/2008	2.486xx	2.815xx	3.113xx	3.181xx
1/7/2008	4.515xx	4.620xx	4.467xx	4.052xx	5/8/2008	2.621xx	2.734xx	2.848xx	2.998xx	9/8/2008	2.486xx	2.814xx	3.102xx	3.129xx
1/8/2008	4.441xx	4.543xx	4.363xx	3.942xx	5/9/2008	2.590xx	2.715xx	2.820xx	2.943xx	9/9/2008	2.488xx	2.816xx	3.122xx	3.238xx
1/9/2008	4.411xx	4.505xx	4.328xx	3.928xx	5/12/2008	2.550xx	2.685xx	2.780xx	2.872xx	9/10/2008	2.488xx	2.818xx	3.096xx	3.166xx
1/10/2008	4.370xx	4.442xx	4.262xx	3.864xx	5/13/2008	2.529xx	2.678xx	2.804xx	2.921xx	9/11/2008	2.486xx	2.818xx	3.087xx	3.143xx
1/11/2008	4.319xx	4.376xx	4.193xx	3.812xx	5/14/2008	2.514xx	2.675xx	2.827xx	2.962xx	9/12/2008	2.487xx	2.818xx	3.084xx	3.130xx
1/14/2008	4.236xx	4.257xx	4.081xx	3.715xx	5/15/2008	2.505xx	2.720xx	2.938xx	3.168xx	9/15/2008	2.488xx	2.818xx	3.089xx	3.127xx
1/15/2008	4.081xx	4.055xx	3.853xx	3.496xx	5/16/2008	2.497xx	2.718xx	2.941xx	3.176xx	9/16/2008	2.496xx	2.816xx	3.001xx	2.987xx
1/16/2008	4.022xx	3.997xx	3.827xx	3.473xx	5/19/2008	2.478xx	2.695xx	2.886xx	3.081xx	9/17/2008	2.747xx	2.876xx	3,016xx	2.952xx
1/17/2008	3.989xx	3.951xx	3.793xx	3.423xx	5/20/2008	2.451xx	2.677xx	2.845xx	3.026xx	9/18/2008	3.030xx	3.062xx	3.252xx	3.225xx
1/18/2008	3.958xx	3.926xx	3.811xx	3.480xx	5/21/2008	2.430xx	2.657xx	2.800xx	2.976xx	9/19/2008	3.187xx	3.203xx	3.385xx	3.351xx
1/22/2008	3.902xx	3.847xx	3.674xx	3.268xx	5/22/2008	2.404xx	2.638xx	2.783xx	2.951xx	9/22/2008	3.190xx	3.210xx	3.457xx	3.458xx
1/23/2008	3.773xx	3.717xx	3.490xx	3.083xx	5/23/2008	2.392xx	2.638xx	2.808xx	2.997xx	9/23/2008	3.176xx	3.197xx	3.428xx	3.512xx
1/24/2008	3.376xx	3.331xx	3.163xx	2.806xx	5/27/2008	2.382xx	2.645xx	2.848xx	3.066xx	9/24/2008	3.206xx	3.211xx	3.465xx	3.536xx
1/25/2008	3.285xx	3.243xx	3.150xx	2.862xx	5/28/2008	2.378xx	2.644xx	2.849xx	3.067xx	9/25/2008	3.428xx	3.476xx	3.701xx	3.757xx
1/28/2008	3.312xx	3.306xx	3.300xx	3.126xx	5/29/2008	2.381xx	2.649xx	2.858xx	3.086xx	9/26/2008	3.708xx	3.768xx	3.975xx	3.982xx
1/29/2008	3.281xx	3.251xx	3.183xx	2.956xx	5/30/2008	2.459xx	2.681xx	2.927xx	3.205xx	9/29/2008	3.703xx	3.761xx	3.876xx	3.891xx
1/30/2008	3.271xx	3.243xx	3.181xx	2.966xx	6/2/2008	2.457xx	2.680xx	2.910xx	3.163xx	9/30/2008	3.720xx	3.882xx	3.833xx	3.835xx
1/31/2008	3.263xx	3.239xx	3.186xx	2.980xx	6/3/2008	2.455xx	2.676xx	2.896xx	3.138xx	10/1/2008	3.926xx	4.052xx	3.981xx	3.962xx
2/1/2008	3.143xx	3.111xx	3.041xx	2.849xx	6/4/2008	2.451xx	2.673xx	2.883xx	3.096xx	10/2/2008	4.002xx	4.150xx	4.037xx	4.035xx
2/4/2008	3.141xx	3.095xx	3.016xx	2.818xx	6/5/2008	2.450xx	2.671xx	2.891xx	3.097xx	10/3/2008	4.045xx	4.207xx	4.052xx	4.022xx

2/5/2008 3.181xx 3.145xx 3.097xx 2.896xx		
0/0/0000 0 040 0 0 404 0 0 444 0 0 000	6/6/2008	10/6/2008 4.110xx 4.333xx 4.131xx 4.057xx
2/6/2008 3.218xx 3.161xx 3.111xx 2.893xx	6/9/2008 2.449xx 2.695xx 2.969xx 3.210xx	10/7/2008 4.092xx 4.288xx 4.052xx 3.952xx
2/7/2008 3.192xx 3.127xx 3.002xx 2.733xx	6/10/2008 2.448xx 2.691xx 2.957xx 3.187xx	10/8/2008 4.140xx 4.320xx 4.016xx 3.900xx
2/8/2008 3.165xx 3.096xx 2.977xx 2.730xx	6/11/2008 2.475xx 2.786xx 3.170xx 3.541xx	10/9/2008 4.293xx 4.523xx 4.107xx 3.993xx
2/11/2008 3.153xx 3.088xx 2.991xx 2.776xx	6/12/2008 2.476xx 2.788xx 3.153xx 3.520xx	10/10/2008 4.512xx 4.750xx 4.375xx 4.233xx
2/12/2008 3.138xx 3.070xx 2.962xx 2.733xx	6/13/2008 2.471xx 2.776xx 3.133xx 3.503xx	10/13/2008 4.587xx 4.818xx 4.393xx 4.168xx
2/13/2008 3.127xx 3.067xx 2.958xx 2.732xx	6/16/2008 2.481xx 2.813xx 3.255xx 3.681xx	10/14/2008 4.560xx 4.752xx 4.376xx 4.131xx
2/14/2008 3.121xx 3.065xx 2.954xx 2.727xx	6/17/2008 2.481xx 2.812xx 3.240xx 3.663xx	10/15/2008 4.468xx 4.635xx 4.255xx 4.060xx
2/15/2008 3.116xx 3.065xx 2.961xx 2.748xx	6/18/2008 2.482xx 2.808xx 3.215xx 3.593xx	10/16/2008 4.358xx 4.550xx 4.221xx 4.033xx
2/19/2008 3.113xx 3.070xx 2.980xx 2.771xx	6/19/2008 2.481xx 2.802xx 3.193xx 3.577xx	10/17/2008 4.277xx 4.502xx 4.178xx 3.978xx
2/20/2008 3.110xx 3.070xx 2.980xx 2.780xx	6/20/2008 2.481xx 2.801xx 3.181xx 3.551xx	10/20/2008 4.181xx 4.418xx 4.130xx 3.972xx
2/21/2008 3.117xx 3.078xx 3.019xx 2.875xx	6/23/2008 2.481xx 2.801xx 3.180xx 3.545xx	10/21/2008 3.751xx 4.058xx 3.828xx 3.712xx
2/22/2008 3.135xx 3.092xx 3.070xx 2.955xx	6/24/2008 2.482xx 2.804xx 3.180xx 3.535xx	10/22/2008 3.527xx 3.833xx 3.700xx 3.601xx
2/25/2008 3.120xx 3.080xx 2.999xx 2.820xx	6/25/2008 2.481xx 2.809xx 3.185xx 3.556xx	10/23/2008 3.275xx 3.541xx 3.482xx 3.423xx
2/26/2008 3.123xx 3.089xx 3.056xx 2.908xx	6/26/2008 2.482xx 2.808xx 3.171xx 3.507xx	10/24/2008 3.258xx 3.535xx 3.530xx 3.502xx
2/27/2008 3.125xx 3.090xx 3.057xx 2.925xx	6/27/2008 2.482xx 2.800xx 3.133xx 3.441xx	10/27/2008 3.240xx 3.516xx 3.527xx 3.508xx
2/28/2008 3.121xx 3.085xx 3.016xx 2.828xx	6/30/2008 2.470xx 2.791xx 3.153xx 3.379xx	10/28/2008 3.218xx 3.507xx 3.512xx 3.497xx
2/29/2008 3.119xx 3.075xx 2.968xx 2.775xx	7/1/2008 2,462xx 2.783xx 3.108xx 3.310xx	10/29/2008 3.171xx 3.465xx 3.480xx 3.490xx
3/3/2008 3.110xx 3.057xx 2.931xx 2.708xx	7/2/2008 2.461xx 2.787xx 3.122xx 3.323xx	10/30/2008 3.117xx 3.420xx 3.427xx 3.421xx
3/4/2008 3.086xx 3.014xx 2.862xx 2.625xx	7/3/2008 2.462xx 2.791xx 3.133xx 3.345xx	10/31/2008 2.850xx 3.192xx 3.265xx 3.281xx
3/5/2008 3.080xx 3.008xx 2.876xx 2.658xx	7/4/2008 2.460xx 2.791xx 3.130xx 3.325xx	11/3/2008 2.581xx 3.026xx 3.121xx 3.173xx
3/6/2008 3.075xx 3.000xx 2.892xx 2.667xx	7/7/2008 2.461xx 2.789xx 3.113xx 3.293xx	11/4/2008 2.357xx 2.858xx 3.085xx 3.207xx
3/7/2008 3.058xx 2.990xx 2.892xx 2.686xx	7/8/2008 2.461xx 2.791xx 3.115xx 3.295xx	11/5/2008 2.177xx 2.706xx 2.968xx 3.105xx
3/10/2008 3.000xx 2.938xx 2.784xx 2.575xx	7/9/2008 2.458xx 2.790xx 3.097xx 3.222xx	11/6/2008 1.956xx 2.506xx 2.823xx 2.968xx
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3/12/2008 2.890xx 2.867xx 2.740xx 2.570xx	7/11/2008 2.456xx 2.788xx 3.093xx 3.205xx	11/10/2008 1.622xx 2.290xx 2.638xx 2.800xx
3/13/2008 2.861xx 2.850xx 2.787xx 2.646xx	7/14/2008 2.457xx 2.790xx 3.121xx 3.256xx	11/11/2008 1.538xx 2.235xx 2.621xx 2.792xx
3/14/2008 2.817xx 2.800xx 2.699xx 2.516xx	7/15/2008 2.460xx 2.790xx 3.122xx 3.275xx	11/12/2008 1.477xx 2.175xx 2.545xx 2.707xx
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3/18/2008 2.558xx 2.578xx 2.366xx 2.178xx	7/17/2008 2.456xx 2.785xx 3.071xx 3.150xx	11/14/2008 1.422xx 2.148xx 2.595xx 2.751xx
3/10/2009 2 525 vy 2 541 vy 2 292 vy 2 210 vy	7/18/2008 2.458xx 2.786xx 3.084xx 3.211xx	11/17/2008 1.477xx 2.236xx 2.713xx 2.905xx
3/18/2000 2.33388 2.34188 2.30288 2.21088		
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Last week: DJIA 12307.35 & 97.54 0.8% NASDAQ 2454.50 ¥ 0.8% NIKKEI 13973.73 ¥ 3.6% DJ STOXX 50 3022.18 ¥ 0.9% 10-YR TREASURY ¥ 2 20/32, yield 4.264% OIL \$134.86 ¥ 53.68 EURO \$1.5363 YEN 108.21

What's News-

Business & Finance

Big Oil presses Congress to allow more drilling in the U.S.

The U.S. and Western na tions voiced concerns nuclear-weapon designs may have been provided to Iran and North Ko-rea by a smuggling network. **A9**

■ Flood waters began to recede in Cedar Rapids, Iowa.
Two levees broke near the town of Keithsburg, Ill. A3

■ Justice Department law-yers have filed a grand-jury re-ferral stemming from the 2006 U.S. attorneys scandal. A3

■ EU leaders began a poten-tially divisive scramble to res-cue a key treaty in the wake of its rejection by Ireland. A10

■ Afghanistan's Karzai threatened to send troops across the border to fight militants in Pakistan. A10

Rice criticized Israeli settle

ment activity, saying construc-tion on disputed land was hurt-ing Mideast peace talks. A10

■ Argentine farmers protesting grain-export taxes returned to road blockades after a police crackdown at a barricade a day earlier. All of the Striking South Korean truckers threatened to block the country's largest port to protest rising fuel prices. Al0

■ Kosovo's constitution went into force, handing the na-tion's ethnic Albanian government power after nine years of U.N. administration.

■ Chávez named one of his longtime collaborators Vene-zuela's finance minister. A10

A cousin and top deputy

of Hussein denied opening fire on Iraqi civilians during a Shiite uprising in 1991.

m Paulson is set to host one of the final rounds of talks with China, but focus is shifting to the next U.S. administration. A6

Bush's farewell tour of Eu-rope ends in Northern Ireland, which he hopes can provide a model for peace elsewhere. A 6 = G-8 finance ministers fo-cused on high commodity costs, which they warned could undermine growth. A8

■ China said at least 55 people died in flooding across much of the south, with over 1.3 million forced to flee their homes. A10

At least nine people died in a quake in a sparsely populated area in Japan's north. A9

"In the Heights" won best

musical at the Tonys, "Au-gust: Osage County" took best play and "South Pacific" picked up seven prizes. **B9**

■ Argentine farmers

A IG's board forced out the insurance titan's CEO in the wake of the two biggest quarterly losses in company history. Martin Sullivan was replaced by Chairman Robert Willumstad in a bet that his experience at Citigroup will aid AIG's turnaround efforts. AI, AII

- Allow more drilling in the co-Voter anger over gas prices is shoving the dispute to the top of Washington's energy agenda. The oil industry aragenda. The oil industry argues that opening more fedearl land to drilling will do
 more to cut energy prices
 than new taxes on oil profits.
 But environmentalists and
 congressional Democrats opposed to the tack are firing
 back with a new challenge.
 Drill what you have. A4
 McCain has said he would oppose drilling in the Arctic National Wildlife Refuge. ■ Bear Stearns managers may face criminal charges related to hedge funds that collapsed, helping to start the credit crisis. A1
- Saudi Arabia may pump more oil and discount it to refineries in a bid to tamp down crude prices, but its leverage is limited. A8
- FCC staff has proposed the agency approve the merger of XM Satellite Radio and Sirius Satellite Radio. B1
- EADS is the target of two lawsuits in the U.S. alleging insider trading and that managers and shareholders misled investors. B4
- The EU is set to unveil proposed legislation to regulate bond-companies. C1 d-rating
- Some measures show stocks now at "fair value," which doesn't bode well for those rooting for a rally. C1
- Sony will launch the show "Angel of Death" on the Web, Hollywood's latest attempt to use Internet distribution without losing revenue. B1
- m A J.P. Morgan executive has been detained in Dubai as part of a fraud investigation at Dubai Islamic Bank. C1
- Maguire Properties will sell a 105-acre Orange County, Calif., property and add debt to two other properties. B4
- InBev warned Anheuser against pursuing a side deal to fight off its \$46.35 billion offer for the U.S. brewer. B9
- m SPI Group hired Lehman to explore a possible sale of its Stolichnaya vodka label amid an industry-wide wave of consolidation. B4
- Hughes Telematics is set to announce it has agreed to be acquired by Polaris Acquisition in an all-stock deal. B5
- Moody's has begun to include online sales of major retailers when figuring its credit ratings. B9
- m Nvidia and AMD are about to offer high-speed graphics chips that will appeal to videogame fans and speed up technical chores, B6
- Tyson sued the USDA over w rules governing labels antibiotic-free chicken. **B4**
- Credit Suisse won approval from Chinese regulators for a joint-venture securities firm with Founder Securities, C2

AIG Ousts Sullivan, Taps Willumstad as Losses Mount

Insurer's Shareholders Pushed for Change; Too Big to Manage?



New at the Helm

AIG's board forced out CEO Martin Sullivan (left), and named Cho

By Liam Pleven, RANDALL SMITH AND MONICA LANGLEY

The board of struggling insur-ance titah American Interna-titah Group Inc. Forced out its chief executive and replaced him with its chairman, Robert Wil-lumstad, betting that Mr. Willum-stad's long experience at finan-cial giant Citigroup Inc. will ald in turning around AIG's own com-plex and sprawling empire. Mr. Willumstad, 62 years old, was appointed chief execu-

Mr. Willumstad, 62 years old, was appointed charlexecutive of AlG Sunday, effective immediately. In an interview, he said he would "have a game plan by Labor Day" on deciding what businesses AlG should "ray in.

what businesses AIG should stay in.

He succeeds Martin Sullivan, a veteran AIG executive who was a near AIG executive who was tion as the company recorded the two biggest quarterly losses in its history, in recent weeks it became clear that Mr. Sullivan's time was running short. The deci-sion came at a three-hour board meeting in New York on Sunday, Mr. Sullivan wasn't present but

was told by Mr. Willumstad that it

was told by Mr. Willimstad that it was coming, according to people familiar with the matter.

Stephen Bollenbach, and the stephen Bollenbach, the former chief executive of Hilton Hotels Corp. and a former chief financial officer at Walt Disney Co., was named to the board in January. He is a newcomer to the tumult that's been swirling around the company on and off since 2005, when Maurice R. Hank' Greenberg ended his nearly four decades atop AlG by stephing down as the company was under investigation for its accounting.

was under investigation for its accounting.

The changes are likely to ease some of the pressure on the common the common of the

rt Wilmstad (right) to succeed him called the appointments of Mr. Called the appointments of Mr. Willumstad "a positive step forward" and lauded them as 'proven, experienced and successful financial casecutives. "He added that he executives "He added that he lations and praised ex-CEO Mr. Greenberg, who he said "built AlG into an international insurance and finance service company without peer." One challenge is just to manage the massively complicated firm Mr. Greenberg left behind. AlG, one of the world's biggest insurers, also has a large asset-management business and an aircraftlessing firm, and operates in more than 100 countries. 3, AlG, Citigroup and other big.

reasing 'min', and operaces in more than 100 countries.

Aff., Citigroup and other big companies built by strong-willed, long-serving leaders—such as logs Mason and General Election buse had so desirated if a supplied to the supplied of managing them, especially in turbulent intens. Investors in the other companies have called for breakups, util it's not clear how Aff could be easily broken up.

Since Mreenberg's depar-Please turn to page AII

Bear Stearns **Hedge Fund** Managers May Face **Indictments**

Federal prosecutors, capping

Federal prosecutors, capping a yearlong investigation, are preparing to file criminal charges against managers of two Bear Stearns Cos. hedge funds whose collapse helped mark the start of the credit crisis. The U.S. Attorney's office in Brooklynis slade to complete interviews of witnesses and other key people in the case this week, and has indicated to lawyers with interviews of witnesses and other key start in the case that indictiments could be imminent, according to propose the control of the

Rosy Picture

Rosy Picture

At issue is whether the managers intentionally misled investors by presenting a rosy picture of the funds at a time when they were privately communicating with colleagues about their worries over how the investment vehicles would ride out weakness in the mortgage market. Any include the mortgage market. Any indictments would be the first criminal charges against Wall Street executives arising from the credit crisis that swept the financial world last year.

A spokesman for the U.S. Attorney for New York's Eastern District declined to comment, as the comment of the commen

There has been no indication Please turn to the back page

ENERGY RACE

Russia Outflanks EU's Pipeline Plan

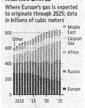
Seeking New Source of Gas, Europe Meets a Kremlin Blitz

By GUY CHAZAN

BUDAPEST—During the Cold War, the balance of power was measured in nuclear warheads. Now anew kind of contest is play-ing out. The battlefield is Eu-rope's energy market. The objec-tive is pipeline proliferation. And Russia is winning. Europe is witnessing a race between two mammoth pipeline between two mammoth pipeline

Europe is Witnessing a race between two mammoth pipeline projects that would bring natural gas to the Continent from the Caspian and beyond. (One of the plans—hatched in Europe, championed by Washington and named for a Verdi opera—has been hobbled by Bureaucracy. The other, backed by the Kremin, is rolling ahead with a speed and success that has surprised and frustrated the West. The outcome could shape energy supplies, and political influence, in Europe for decades to come. The European Union has been

The European Union has been desperate to reduce its depen-



dence on Russian fuel ever since Moscow turned off the gas tap to Ukraine two years ago in a pric-ing dispute, disrupting supplies to Western Europe in the middle of winter. The EU's proposed so-lution was the Nabucco pipeline,

which would pump gas from Central Asia and the Caucasus without going through Russia.

But earlier this year, in the last few months of his presidency, Vladimir Putin mountied diplomatic push on behalf of the Kremlin's own proposed pipeline, called South Stream. Moscow enlisted the support of former Eastern European satellites through which the new supply route would pass—including Hungary, which had been a signatory to the rival Nabucco plan. South Stream's triumphant march through Europe attests to the potency of Mr. Putin's brand of state-directed capitalism. The Kremlin and its gas monopoly, OAO Gazprom, negotiated swiftly and ruthlessly. That contrasts with the European approach: Seeking consensus and hewing to laws meant to foster competition, Rabucco's backers provided Moscow ample time to Please turn to page Al2

The Oil Crunch



- m Segway gets a lift from soaring fuel pricesB2
- Debate flares over federal
 - land for oil drilling A4
- Saudis weigh options

ahead of summitA8

What's Ahead-

■ Lehman Brothers starts ings report and has already warned of a \$2.8 billion loss.

TUESDAY, JUNE 17

■ Gay couples can marry in California after a state Su-preme Court ruling. See A2. m The U.S. and China hold the next round of economic

■ The Commerce Depart-ment reports on May hous-ing starts.

Goldman Sachs reports

WEDNESDAY, JUNE 18 ■ FedEx's earnings could show fallout from price rises to cover fuel costs. ■ Airline executives may veil more cost-cut plans a transportation conference THURSDAY, JUNE 19

■ The GAO is expected to rule on Boeing's protest over a \$40 billion tanker con-tract. See A2.

■ EU leaders will aim to rescue the Lisbon reform treaty after Irish voters' rejected it.

■ The Beijing Olympic flame arrives in Lhasa. FRIDAY, JUNE 20

■ Sprint Nextel introduces the Samsung Instinct de signed to compete with Ap-ple's original iPhone.

■ Scott McClellan, the ex-Bush press secretary, is due to testify to a House panel in the Valerie Plame case.

Lufthansa's Labor of Love: Restoring Some Really Old Junkers

Antique Aircraft Are a Company Sideline; A Salvage Mission to Auburn, Maine

BY DANIEL MICHAELS

HY DANIEL MICHAELS

HAMBURG, Germany—After inspecting the latest addition to lufthansa's fleet, veteran airplane mechanic Jairgen Robine the addition to lufthansa's fleet, veteran airplane mechanic Jairgen Robine directal the complicated aircraft we could get," said the 67-year-old engineer, studying pictures of cockpit controls and wiring at the headquarters of Deutsche Lufthansa AG's maintenance unit here.

But Mr. Robiner isn't working on a cutting-edge Airbus or Boering jetliner. The task at hand demands far more ingenuity: resurreting a grounded Eisenburgeting in the source of the world's newest jetliners. But it also has a unique sideline rebuilding and flying antique aircraft. Enthusiasts wait months and pay C259 (\$400) for a

bumpy hourlong ride on a 1936 Junkers-52 propeller plane that Lufthansa bought in 1986. The 16-seat Ju-52 is so delicate that engineers rebuild it each winter

engineers rebuild it each winter to ensure safety.
Work is starting now on the Lockheed 1649A Super Constellation "Starliner," which Mr. Rohwer's bosses bought at a bankruptcy auction in Maine last December. They hope to start flying it in 2010.
Once, many carriers maintained their antiques to show off,

Once, many carriers main-tained their antiques to show off, but years of financial pressure have put an end to most of that. Today, it's mainly consumer com-panies like Swiss watchmaker Breitling SA and German energy-pay to recondition aviation relices as flying billboards. Lufthansa, whose jetliner op-erations are profitable, can af-ford its costly projects partly be-Please turn to page Al2

if you like hybrids, you'll love our new separator film.



Exhib

12020-mg Doc 9224-5

mption To the Holders of GILDEMEISTER AKTIENGESELLSCHAFT

(the "Issuer")
Euro 175,00,000
9.75% Senior Subordinated Notes due 2011
(the "Notes")
ISIN Code: XS019663542 Common Code: 01966354
WKN: AOBVFC

on Code: 019663540

is hereby given that the Issuer has opted to exercise its redemption respect of all of the Notes. In accordance with paragraph (ci) of the the Notes shall be redeemed at 104.875% of the principal amount ording with accordance with paragraph (ci) and in the Notes are held in global form payment will should note that whist the Notes are held in global form payment will be to holders in accordance with the procedures of Euroclear and

retream.

In the control of the cont

 Redemption Data:
 July 21, 2008

 Redemption Price:
 €1,048.75 per €1,000 denomination

 Accrued Interest:
 €0.54167 per €1,000 denomination

Deutsche Bank AG London Winchester House. 1 Great Winchester Street London EC2N 2DB, United Kingdom Facsimile: +44-20-7547-6149 Attention: Trust and Securities Services
Deutsche Bank Luxembourg S.A. 2. Boulevard Konrad Adenauer L1115 Luxembourg. Grand Duchy-of Luxembourg Facsimile: +352-47-31-36 Attention: Coupon Paying Department

Branch as principal paying agent and transfer agent and Deutsche Bank Luxembourg S.A., as Luxembourg paying agent, transfer agent and registrar. Deutsche Bank

The United Mexican States Value Recovery Rights, Series F Value Recovery regions. NOTICE IS HEREBY GIVEN pursuant to the Fiscal Age as of March 28, 1990 (the "Agreement") under which the ab d that the Fiscal Agent has received a Calculation Report for the International Monetary Fund

ne Recovery Payment

By: Citibank, N.A.

MARKETBEAT Market Insight From WSJ.com

Oil's Rise Broadly Tests Investors More Firms Will Begin Showing Whether It Pays

To Pass On Fuel Inflation to Battered Consumers production chain you have compression in margins."
Paralist contract west transfer of the contract traded at \$851.09 a ton the June 2008, polypropylene traded at \$851.09 a ton the June 2008 contract traded recently at \$1,685 per ton. Such a market doesn't exist in the U.S., making it hard for plastics buyers to hedge, Mr. Waggoner sid (they may do 500).

Coca-Cola (xo)

55 MW

Friday's close; \$55.42 52-week change: up 7.4%

BY DAVID GAFFEN

People around the world continue to buy soft drinks, toothpaste and other consumables, and it is yet an-other area where fuel infla-tion is forcing its way into the nricing.

Shares of Coca-Cola Co. fell 3% Friday after one of the

company's largest bot-tlers, Coca-Cola Hel-lenic, issued an earnings warning in part because of the rising cost of plas-tic. Ameri-can deposi-

Hellenic dropped 21%. The cost

Source: WSJ Market Data Group

of various SocietyMakete typesofplastics has increased over the
past few years. That has cut
into the profit margins of consumer products firms, which
are attempting to pass price
ers. That isn't easy.

"The overall energy complex has risen in price, and as
a result this has pressured
feedstock costs through the
entire petrochemical chain,"
said John Waggoner, Americas news editor at ICIS News,
which tracks spot pricing, in
chemical markets. "It's run
up against a soft U.S. economy, so at every step of the

ing out

said (they may do so us-ing natural gas, crude oil or propane futures). Polypropy-lene is used in packaging

lene is used in packaging and carpet. For inves-tors, the criti-cal element will be figur-

out

whatene white compaints are
better able to raise their
prices and maintain profitability. Analysts at Sanford Bernstein say the emphasis on pricing picked up in the first quarter and will continue.
So far, they have found
that Procter & Gamble, Colgate-Palmolity. Heinz and
Kraft have been more successful at passing some of the burden of high costs down the
chain than have KimberlyClark and Bershey.

Read the continuously updated look inside the markets, free online at wsj.com/marketbeat

Hedge-Fund Benchmarks

Dow Jones Index	YTO (5) Pct chg		DAY LLIZED (1 y Ratur			FICIENT VS. — DJ Wilshire*
Dow Jones Wilshire	-7.0	16.3	-15.9	-0.84	-	1
DJ Corporate Bond	-0.4	5.6	-15.9	1		-0.14 H
Convertible Arbitrage	-5.6	3.1	9.7	. 10	0.06	-0.12
Distressed Securities	-3.7	2.5	5.2	-0.13		80.08
Equity Market Neutral	0.4	3.8	7.4	-0.05	- 2	-0.07
Event Driven	1.9	3.7	5.2	-0.10		1 0.13
Merger Arbitrage	1.4	3.5	14.9	10	0.02	-0.04
U.S. Equity Long/Short	1.5	7.3	45.6	10	0.02	H 0.21

Filed 10/06/15 MARKING 1210MOB/15 14:05:53

Pg 6 of 10 Dow Jones Industrial Average

12307.35 ▲ 97.54, or 0.80% last week High, low, open and close for each of the past 52 weeks All-time high: 14164.53, 10/09/2007

Trailing P/E ratio 83.42
P/E estimate * 13.29
Dividend yield 2.62
Current divisor 0.123 2.62 2.08 0.122820114



High

5329.34 5031.80 524.07 511.32 14009.18 13597.99

2485.00 2388.49 1997.94 1909.89

392.11

9209.97 410.15 770.06 292.73 70.03 186.87

353.31

International Stock Indexes

DJ World Index DJ World ex U.S. MSCI EAFE

Global Global ex U.S. Global Dev. ex U.S. Global Small-Cap Global Large-Cap

DJ Americas Sao Paulo Bor S&P/TSX Con

S&P/TSX Comp IPC All-Share Caracas Genera DJ Stoxx 600 DJ Stoxx 50

DJ Euro Staxo

Eurozone

Russia

378.77

717.44 B90#.67 395.00 735.63 282.87 64.73 172.15 333.42 381.13 19.46

277.56 247.87 2016.38 2841.20 2494.66 2371.05 3269.84 2762.19 358.79 67203.52 14778.46 30413.48

-3.40

-2.36

-1.48

9063.23 403.56 750.64 286.68 66.63 175.46 338.55 393.81 21.22

Industrial Average Transportation Av Utility Average Wilshire 5000 Barron's 400

Nasdag Stock Market Nasdaq Com Nasdaq 100

Standard & Poor's

SmallCap 600

Other Indexes Russell 2000

Russell 2000 NYSE Composite Value Line Amex Biotech Amex Pharmaces

PHLX® Oil Service #philadelp. la Stock Exchange

STOCKS, CURRENCIES & COMMODITIES Major U.S. Stock-Market Indexes

> 12369.23 12076.93 12307.35 5329.34 5031.80 5148.82 524.07 511.32 524.05 14009.18 13597.99 13889.66 312.43 301.96 308.29 ₩2.48 -0.25

-0.05 -0.93 -0.80 -0.91 -0.98 -1.23 -2.22 -1.62

-4.72 -2.99 -8.24 -3.22 -11.67

320.33 291.11 2388.74 261.44 231.73 1913.54

344.69

243.03 334.93 12.85

399.86 73516.80 15047.34 32836.12 34172.43 42249.77 399.71 -18.0 -17.2

305.70 3022.18 343.33 3562.67 3588.41 4682.30 6765.32 1107.91 399.71 3998.93 441.18 4557.57 4681.67 6125.60 8106 1237.13 -0.90 -1.69 -0.95 -2.30 -2.36 -0.57 -1.27 -2.56 DJ Euro Staxx DJ Euro Staxx 50 Bel-20 CAC 40 DAX Tel Aviv S&P/MIB 3431.82 3460.00 4431.04 6182.30 964.38 30942 459.96 7515.73 30371 415.92 -2.39 AEX 561.90 7920.96 15945.7 427.24 9395.75 6732.4 172.49 6828.7 6226.15 12998.7 305.52 7261.37 5802.8 12254.6 293.53 6774.26 5419.4 -3.81 -1.69 -1.76 Swiss Ma FTSE 100 5802.8 145.16 5378.1 23609.32 22592.30 -6.41 -3.83 -14.79 -7.42 -2.46 -3.56 -5.31 -4.64 -7.32 DJ Asia-Pacific S&P/ASX 200 DJ CBN China 600 Hang Seng Bombay Sensex 6828.7 44631.83 31638.22 20873.33 20387.13 15189.62 Nikkei Stock Avg Straits Times Kospi Weighted 20673.33 18261.98 3831.19 2064.85 9809.88 13973.73 11787.51 2979.56 1747.35 8105.59 Singapore South Korea 2792.75 1574.44

Taiwan

Consumer Rates and Returns to Investor

U.S. consumer rates A consumer rate against its benchmark over the past year 5.50% 4.50

Money market accounts Bankrate.com avg: 2.34% 3.82% 800-989-5101 3.75% E-LOAN 866-576-SAVE 3.60% 3.50 OneUnited Bank 2.50 os Angeles, CA 3.50% OnBank FNBO Direct Omaha, NE 7.50%

-1.00

-1.00 -0.60 0.36 -0.34 1.17 1.15 1.93 1.19 0.63 -0.03

Selected rates

2.00 5.00 2.81 5.25 8.25 5.73 Libor, 3-month Money market, annual yield Five-year CD, annual yield 30-year mortgage, fixed! 15-year mortgage, fixed! Jumbo mortgages, 5417,000 Five-year adj mortgage (AF 7.53 5.87 6.94 4.84 5.01

Nasdaq Composite Index

2454.50 ▼ 20.06, or 0.81% last week
High, low, open and close for each
of the past 52 weeks

Trailing P/E ratio °
P/E estimate °
Dividend yield
1 Based on Nasdas 10 All+time high: 5048.62, 03/10/2000





52-WEEK RANGE High

Lew Clase Net che

YTD 3-yr ann. 11740.15 5492.95 552.74 15806.69 1673.03 2238.98 1565.15 **-11.3** 926.23 **-5.1** 445.19 **-12.1**

-7.8 -8.8

0311.61 508.42 849.84 358.29 7.9 0.9 11.7 -4.2 -12.1 -9.5 -19.4 -7.1 -19.3 -42.9 24.6 27.4 -21.6 52.2 -15.3 117.31 -24.8

206.37. 350.73 546.59 32.24 12 25.2 12.2 33.2 -3.5 -2.9 -5.7 22.1



CBOE equity put-to-Measures the volume of A low ratio of puts (an or to calls (an option to buy bullish sentiment



Close Net chy 5 Chy

\$ chg 22.20 DJ-AIG Commodity 226.024 2.295 1.03
Reuters-Jefferies CRB 445.27 4.36 0.99
Crude oil, 5 per barrel 134.86 -3.68 -2.66
Natural 9as, 5/MMStu 12.625 -0.068 -0.54
Gold, 5 per tray oz. 870.30 -25.10 -2.80 68.72 4.24 74.146 1.756 2.43 -3.32 80.5 1.0 1.25 -2.19 0.6509 0.0167 2.63 -4.98 108.21 3.22 3.06 -2.90 1.9474 -0.0226 -1.15 -1.99 52-WEEK RANGE Low Close(*) High 1 Ox DJ-AIG Commodity 10.1062 #### ## 226.024 28.07
Reuters-Jefferies CRB 299.77 ### ## 445.87 39.64
Crude oil, 5 ser barrel 6.777 #### 183.54 98.12
SANAURS 5.30 #### 12.79 59.45
Gold, 5 ser trey az. 641.70 ##### 1003.20 32.97

Cold, 5 per tray oz. 641,70 = mem | 1003,20 3£37 U.S. Dollar Index | 71,30 | mem | 82,851 = 10,51 U.S. dollar, JPM index | 78,5 | mem | 27,0 ≥ 7,474 = 12,81 U.S. pound, m dollars | 19418 = mem | 2138,132 U.K. pound, m dollars | 19418 = mem | 2138,132 U.S. pound, m dollars | 19418 = mem | 21104 = 1,39

Financial Flashback

6 Attendance for the American League's

Astendance for the American Leagues Boston Red Sox is more than 15% behind a year ago, and substantial pickup will be needed if owner Tom Yawkey is to avoid another deficit. The Sox have had only six black-ink years in the past two decades.

|BONDS, RATES & YIELDS Benchmark Yields and Rates Treasury yield curve Libor-swap curve Yield to maturity of current bills, notes and bonds Fixed mid rates* to be paid against three-month Libor



-43.0 -18.8 -25.1 -8.7



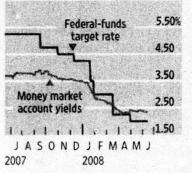
		0(1)	inbasis		ASURYS.	TOTAL RE	
Band total return index	List	Wkago	List	Low	High	52-mix	3-9
10-yr Treasury, Ryan ALM	4.264	3.936				11.65	3.54
DJ Corporate	6.049	5.639				4.58	2.65
Aggregate, Let-man Bogs.	5,320	4.920	n.a.	49.0	161.0	- 6.81	2.40
High Yield 100 Merrill Linch	9.323	9.120	553.0	208.0	797.0	0.77	n.a
Fixed-Rate MBS, Lehman	5.860	5.520	n.a.	57.0	171.0	7:15	2.51
Muni Master, Merrill	3.873	3.678	12.0	-8.0	13.0	5.55	3.50
EMBI Global, J.P. Morgan	6.936	6.764	258.8	5.6	405.2	6.05	8.10

BONDS, RATES & YIELDS

Consumer Rates and Returns to Investor

U.S. consumer rates

A consumer rate against its benchmark over the past year



Selected rates

Money market accounts

2.34%
3.82%
800-989-5101
3.75%
866-576-SAVE
3.60%
877-663-8648
3.50%
866-948-2265
3.50%
877-370-3707

Interest rate		RATE (%) — Week ago		2-WEEK RANG 0 3 6 9	E (%) ———————————————————————————————————	3-yr chg (pct pts)
Federal-funds rate target	2.00	2.00	2.00	6 (0)	5.25	-1.00
Prime rate*	5.00	5.00	5.00	6 788	8.25	-1.00
Libor, 3-month	2.81	2.70	2.54	6 888	5.73	-0.60
Money market, annual yield	2.34	2.35	2.25	6 1	3.90	0.36
Five-year CD, annual yield	3.78	3.69	3.23	8 1	5.10	-0.34
30-year mortgage, fixed†	6.41	6.19	5.36	*	6.57	1.17
15-year mortgage, fixed	6.00	5.76	4.91		6.22	1.15
Jumbo mortgages, \$417,000-plus	7.53	7.42	6.49	10	7.82	1.93
Five-year adj mortgage (ARM)+	5.87	5.48	5.01		6.36	1.19
New-car loan, 48-month	6.94	6.65	6.54	•	7.14	0.63
Home-equity loan, \$30,000	4.84	4.82	4.81	onjus -	7.67	-0.03

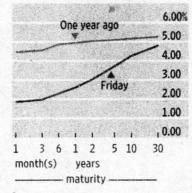
Bankrate.com rates based on survey of over 4,800 online banks. *Base rate posted by 75% of the nation's largest banks. *Excludes closing costs.

Sources: Reuters; WSJ Market Data Group; Bankrate.com

Benchmark Yields and Rates

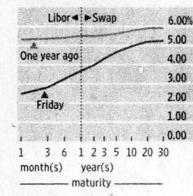
Treasury yield curve

Yield to maturity of current bills, notes and bonds



Libor-swap curve

Fixed mid rates* to be paid against three-month Libor



Semiannual swaps maturing in 2 yrs-30 yrs Sources: Ryan ALM; ICAP plc.

Corporate Borrowing Rates and Yields

	YIEL	D (%)		D+/- TRE pts, 52-W	TOTAL RETURN		
Bond total return index	Last	Wkago	Last	Low	High	52-wk	3-yr
10-yr Treasury, Ryan ALM	4.264	3.936				11.65	3.54
DJ Corporate	6.049	5.639				4.58	2.69
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EMBI Global, J.P. Morgan	6.936	6.764	258.8	6.6	405.2	6.05	8.10

Sources: J.P. Morgan; Ryan ALM; Ryan Labs, Lehman Brothers; Merrill Lynch

Fed Mood

Tilts Away From Rate

Increase

BY SUDEEP REDDY

What's News-

Business & Finance

The Fed is almost certain to leave rates unchanged when it meets next week and may not raise rates before the fall, unless the inflation outlook deteriorates considerably. But an increase in August card be ruled out, as a raft of economic data, including two jobs reports and several gauges of inflation, will be released by then All Euro-zone consumer prices rose a root 3.7% in Euro-zone consumer prices rose a record 3.7% in May, making an ECB rate in-crease nearly certain. A15

■ Lehman posted a \$2.8 bil-lion loss, in line with a prior forecast. Its CEO insisted the firm can "go it alone" without a big bank as a partner. CI, CI6

a big bank as a partner. Cl., Cle

The Bush administration
is pushing a method of financ
ing popular in Europe that
could make it easier for hom
buyers to obtain loans. A3

Top mortgage lenders
and servicers in the Hope
Now galition have agreed to
speed up their efforts to help
struggling homeowners. A3

■ Economists are again raising forecasts of how much food prices will climb, citing floods in the Midwest. A4 ■ Chiquita warned of a loss, hurt by poor weather that has increased the cost of obtaining high-quality fruit. B1

taining high-quality fruit. BI

Oil fell 25 cents to \$134.61
despite surging over \$5 to an intraday record, as traders puzzled over the impact of a potential big supply boost. 68

Oil companies such as Exxon are using a barrage of ast to deflect anger over \$4 a gallon gasoline prices. B6, A18

■ The Dow industrials fell 38.27 points to 12269.08 amid mixed trading. Finan-cial and tech stocks rose. Cl

■ AIG CEO Willumstad said he would look at the insurer with "a fresh eye" and con-duct a review. CI, CI6, B8

■ McClatchy is cutting 1,400 jobs, or about 10% of its staff, as the newspaper publisher faces lower ad revenue. B1

■ Japan and China are clos to a deal to co-develop gas to a deal to co-develop gas fields in disputed waters, possibly resolving longtime tensions over the area. A12

■ A judge denied Yahoo share-holders' request to expedite their case against the com-pany. Icahn weighed whether to continue his proxy battle. B3

■ Glaxo's strategy to extend sales of its top-selling drugs sales of its top-selling drugs is under threat and faces ne questions from the FDA. B3

■ Citigroup agreed to settle a long-running SEC probe into its accounting of Argen-tina bonds during the debt crisis earlier this decade. C3

Barclays is considering raising capital by selling shares, in an effort to shore up its balance sheet. C2

■ Medicis agreed to pay over \$150 million for LipoSonix, a developer of nonsurgical fat-removal treatments. B3

Russia's GDP grew an annual 8.5% in the first quarter, spurring concerns the economy may be overheating. A15

Intel plans to spin off a team that has been develop-ing solar-panel technology to form a new company. B5 Milberg will pay \$75 million and admit it paid kickbacks to

clients, escaping charges in a settlement with the U.S. B2

World-Wide

 Obama shed some new light on his economic plans. In an interview, the Demo-cratic presidential candidate called for government spending to spur growth, including an energy-technology investment program and infrastructure financing. Obama also said he would use the tax code to narrow the wealth gap, and possibly back a corporate tax cut. McCain said a federal ban on offshore oil and gas drill." on offshore oil and gas drill-ing should be relaxed. A1, A6 Al Gore endorsed Obama, wh tapped Clinton's former cam

Floodwaters continued to recede in Cedar Rapids, Iowa, while Mississippi River towns rushed to fortify levees. A4 Torrential rains are causing some of China's worst flooding in years, with at least 57 confirmed dead. A12

■ Britain will impose further sanctions on Iran and send more soldiers to Afghani-stan, Prime Minister Brown said after talks with Bush. A9

■ The EU stepped back from warnings that Ireland's rejec-tion of a key treaty could push it into second-tier status. Al3 ■ EU nations agreed on the need for a new round of sanc-tions to discourage Iran from developing nuclear weapons.

■ California county clerks began issuing marriage li-censes to same-sex couples, as opponents geared up ef-forts to nullify the unions. A4

■ The top Republican on the House financial-services panel profited from options trades, a disclosure report showed. A19

■ The Pakistan Peoples Party will choose the next head of state, the chief of the coun-try's ruling coalition said. ■ A bomb exploded outside a Shiite mosque in northwest Pakistan, killing at least four and injuring five others.

■ Iraq's foreign minister said he was optimistic that Iraq and the U.S. could finalize a security pact by July 31. A9 ■ Sadr's followers signaled ■ Sadr's followers signaled they won't resist a crackdown in Amara unless Iraqi troops make warrantless arrests. A13

■ Taliban fighters invaded villages outside Kandahar, Af-ghanistan, forcing NATO and Afghan troops to rush in. A13

■ Mugabe warned that he wouldn't cede power to Western-backed opponents in a presidential runoff. A13

Rice said she welcomes a new power-sharing deal-in Lebanon even if it bolsters Hezbollah's influence. A13

■ France will slash 54,000 army jobs and push for a stronger European defense as part of a new strategy. A13

■ A White House office that has records about millions of emails doesn't have to make them public, a judge ruled.

■ Texas authorities said they believe someone angry with the government set fire to the governor's mansion. A

■ Cars and trucks could be more efficient than required and top 35 miles per gallon by 2020, EPA staff said. A17

■ A storm surge could pour over levees in New Orleans if a Category 2 or stronger hurri-cane struck, officials said. A2

■ Tiger Woods won golf's U.S. Open, his 14th career major, in a 19-hole playoff.

TODAY'S AGENDA

Housing Starts Seen Having Slid in May

HOUSING are expected to have fallen to a proposed for the state of the state o

U.S., China in Talks: Goldman Posts Results

The U.S. is hosting China in Annapolis, Md., for the next round of the Styategic Eco-nomic Dialogue. A U.S. offi-cial said a deál on talks to-ward a bilateral investment treaty is "wery possible."

Goldman Sachs is expected to report a 31% drop in sec-

Follow the news all day at WSJ.com





Obama Plans Spending Boost, Possible Cut in Business Tax

AND AMY CHOZICK
FLINT, Mich.—Sen. Barack
Obama shed new light on his
economic plans for the country, saying he would rely on
heavy dose of government
spending to spur growth, use
the tax code to narrow the widspending to spur growth, use
the tax code to narrow the widmid to see his to the tax of the
mid to see his to the tax of the
Mall Street Journal, the Illinois
Democrat said that he was trying to put together tax and
spending policies that dealt
with two challenges. One is the
competition from rapidly growing developing countries, like
India and China. The other: the
U.S. becoming what he called a
"winner-take-all" economy,

By GREGORY ZUCKERMAN

The hedge-fund business— nong the most reliable fortune-roducing machines in recent ears—is going through a brutal

growth skew heavily toward the wealthy.
Sen. Obama cited new economic forces to explain what appears like a return to an olderstyle big-government Democratic platform skeptical of marset forces. "Globalization and technology and automation all weaken the position of work-ernment hand is needed to assure that wealth is digitribated more equitably. He spoke aboard his campaign bus, where a big-screen TV was tuned to the final hilbes of the U.S. Open golf tournament.

Sen. Obama's nod to lowering corporate taxes come; as Republicans have been attacking him for proposals that would raise the cost of doing business, such as his pledge to

Shakeout Roils Hedge-Fund World

Big Firms Gain Clout as Field Matures; Parking the Maserati

Growing Pains

Net number of new he added each year world

1,250

raise the tax rate on capital gains, and his vow to increase the top income-tax rates, which are often used by small, unincorporated enterprises.

He didn't say how deeply he would cut the rate, but said it could be trimmed in return for reducing corporate tax breaks, simplifying the tax system. With existing loopholes, he said, "How much you pay in taxes as a corporation a lot of times is going to depend on how good your lobbyist is." With 'a level playing field," he said, the rates could be reduced. As not he stressed the idea can't be reduced that tax cuts—particularly on business—spur growth. Sen. Obama rejected that as flawed Please turn to page A20

By SUDEEP REDDY

The Federal Reserve is almost certain to leave interest rates unchanged when it meets next week, and it currently ling case for raising rates before the fall, unless the inflation outpet the fall, unless the inflation outpet for the fall, unless the inflation outpet from its current 28 in August, because of mounting inflation worse, but the transport of mounting inflation worse, But that may be an overly aggressive wager.

An August rate like can't be ruled out. Between now and then, a raft of economic data, including two employment reports and several gauges of inflation, will be re-en laguage of inflation, will be re-en laguage of inflation, will be re-en laguage of inflation, will be re-en laguages of inflation, will be re-en laguages of inflation, will be re-en laguages of inflation, so will be re-en laguages of inflation, will be re-en laguages of inflation in the inflation news worsens significantly, the Fed may decide to start reversing some of the rate cuts that began last September.

But for now, Fed officials want to both demonstrate their vigilance against inflation risks, particularly from soaring energy

Calling the Odds



prices and the weak dollar, while

somers. Routers in well business that some prices and the weak dollar, while also giving the economy time tore-cover from the trouble in the housing, labor and financial markets.

As a result, the Fed's policy statement following its meeting next Tuesday and Wednesday is likely to use stronger language about the risks from inflation than likely to use stronger language about the risks from inflation than statement following its meeting as the risks from inflation than the stronger language about the risks from inflation than the stronger language about the risks from inflation than the stronger language about the risks from inflation than the stronger language about the risks from inflation that in the stronger language about the risks from inflation frailing that is the risks in the risks from and inflation risks from the risks from the risks from and infrails on the respectations, he said in a speech on Piesse fun to page Att

among the most reliable fortuneproducing machines in recent
years—is going through a brutal
handle few years ago, traders
found it relatively easy to quit
Mall Street jobs, hang out a hedgefund shingle and cashin. Investors
beat down the doors with eagermess reminiscent of the late 1990 o
dot-com frenzy. It took only a decade for the industry to grow to
shoof funds from a few hundred.
But now smaller hedge funds,
including top performers, are
shuttering, and even brandincluding top performers, are
shuttering, and even brandtougher to get new ones off the
ground. Only 1,152 new funds
were launched in 2007, down almost 50% from a 2005 peak,
acroding to Hedge Fund Research
Inc. Because 450 many funds
closed last year or merged into
others, the business expanded
by just 589 funds overall, the
smallest increase in six years.

The next test: The possibility
and of this month, the dist quaend of this month, the dist qua-Alien Invasion: High-School Prom Lands in England, Causes a Bother

Middle-Class Kids, Moved by American TV, Go for It in a Big-and Oh-So-Gaudy-Way

ORSETT. England—Lisa Pickin arrived in style at her 2008 high-school prom in this middle-class town an hour east of London. The stretch beep inno. Illustrates the style of the stretch school to Sio, or \$1.080. Her upswept blond curls took her aunt two hours to fashion. Britain, the land of school uniforms, rigorous exams and tyy-covered school halls, is embracing an American in-

ered school halls, is em-bracing an American in-vasion: the high-school prom. British teenagers say they've seen the events in movies like "American Pie" and television shows such as "The O.C.," and they want the chance to dress up and rent limousines themselves.

money from investors has al-ready been slowing during the past two quarters. At the same time, hedge-fund returns have been flat, adding to the pressure. Mibagers of hedge funds—pri-vate partnerships that cater to wealthy individuals and institu-tions and are less regulated than, say, mutual funds—like to think of themselves as a unique breed, ea-pable of racking up big profits from opportunities that ordinary investors overlook. But in fact their profession is tracing the

money from investors has

That means new reason for Britisons to worry about the dilution of their culture, a new burden on parents' pockethooks, and new businesses selling prome essentials such as tuxedos and corsages.

"It's getting more and more elaborate," says Keith Rider, who manages a banquet hall here that many schools hire for the big dance. "I'm 40 and we never had anything like this when we left school." Adults cringe when they remember the unforture of the word of the wor



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an RFQ in Aug. 2008 for teams
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services on the East Corridor and
Gold Line Project. There will be

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17 June 20 WILLIAM FRY

Life Insurance and Retirement Services: Includes life insurance

Financial Services: This divis includes businesses from aircraft léasing to financial products to consumer lending

Asset Management: Asset management manages AIG's own investments, and investments for clients such as large institutional investors.

Willumstad's 'Fresh Eye

Continued from page CI its profit from its life and property-casualty insurance operations.
But it could mean that Mr. Wil-lumstad would consider spinning off other units that focus on such noninsurance businesses such noninsurance businesses services of the profit of

ble for most of the recent write-downs.

If AlG under Mr, Willumstad were to shed some of its busi-nesses, the move could free up re-sources to devote to its insur-ance operations, particularly in developing markets.

At the same time, one issue is whether such deals would be worthwhile for AlG. For in-stance, the aircraft-leasing busi-ness, International Lease Fi-nainee Corp., could have a hard time finding a buyer with deep-enough pockets to help keep its borrowing costs low, which is key to its business.

But the status quo is also trou-bling to investors. Steep write-downs tied to subprime mort-gages have cost-AIG investors dearly in recent months, and the company has logged a total of \$13 billion in losses in the past two quarters.

company has logged a total of S13 billion in losses in the past two quarters.

One apparent difference has already come to light. Mr. Will-unstant reached out Sunday night to Mr. Greenberg. AlG's ofference hairman and £EO and Greenberg. Left AlG in 2005. Smid probes of its accounting.

Mr. Willumstad said Monday he-would expect to get together with Mr. Greenberg this week. AlG and Mr. Greenberg with the word to green the green engaged in legal battles since he left the company, and Mr. Greenberg controls a firm that is AlG's largest shareholder.

"Tm encouraged by the conversation we had last evening," said Mr. Willumstad. Mr. Greenberg didn't comment.

Entra resol 13:0/10/61/125 14:05:53 Pg 9 of 10

2474.78 A 20.28, or 0.83%

Dow Jones Industrial Average 12269.08 ▼ 38.27, or 0.31% High low, open and close for each trading day of the past three



ili ladam dalah interneb mililir

March, April May June sed on prev. 12 mo. (trailing) or forecast next 12 mo. (est.) earnings. Source: Eirinyi Associates in STOCKS, CURRENCIES of COMMODITIES

Major U.S. Stock-Market Indexes

NYSE daily volume, in billions of shares

	_		- LATEST	-		52-WTFK RANGE			- FCHC	
	High	Low	Close	Net chy	Tichg	High	Lon	Lehg	ALD	3-91 and
Dow Jones				III COLL					-	
Industrial Average -	12319.72	12212.25	12269.08	-38.27	-0.31	14164.53	11740.15	-9.9	-7.5	5.1
Transportation Avg	5191.65	5108.76	5159.43	10.61	II 0.21	5492.95	4140.29	0.5	12.9	13.1
Utility Average	523.94	515.56	523.30	-0.75	-0.14	552.74	473.43	4.1	-1.7	11.9
Wilshire 5000	13952.99	13818.96	13917.69	28.03	1 0.20	15806.69	12822.54	-10.0	-6.1	5.0
Barron's 400	311.80	307.52	311.40	3.11	100	350.95	268.14	-9.6	-1.3	8.2
Nasdaq Stock Market	-									
Nasdag Composite	2479.95	2441.24	2474.78	20.28	0.83	2859.12	2169.34	-5.8	-6.7	5.8
Nasdaq 100	1991.72	1953.26	1984.76	18.75	0.95	2238.98	1673.03	2.1	-4.8	8.9
Standard & Poor's										
500 Index	1364.70	1352.07	1360.14	0.11	0.01	1565.15	1273.37	-11.2	-7.4	4.0
MidCap 400	873.04	862.92	872.70	- 7.07	開頭 0.82	926.23	744.89	-4.1	1.7	8.0
SmallCap 600	391.64	385.74	391.52	4.47	11235	445.19	344.69	-10.9	-0.9	5.2
Other Indexes				- 4						
Russell 2000	740.94	730.86	740.74	7.13	0.97	855.77	643.97	-12.5	-3.3	4.8
NYSE Composite	9111.37	9037.36	9087.88	24.65	III 0.27	10311.61	8489.38	-9.2	-6.7	7.6
Value Line	406.37	401.75	406.05	2.49	MIII 0.62	508.42	372.77	-18.8	-7.8	0.5
Amex Biotech	758.38	743.70	756.50	5.86	10.78	849.84	667.21	-5.6	-3.8	11.1
Amex Pharmaceutical	287.57	283.68	286.18	-0.50	-0.17	358.29	283.78	-19.0	-15.5	-4.3
KBW Bank	68.55	65.88	67.59	0.96	10236	117.31	65.86	-42.1	-23.7	-12.0

PHLX[®] Gold/Silver PHLX[®] Oil Service PHLX[®] Semicondu CBOE Volatility

Commodities and Currencies

modities, and the Pricing trends on some raw materials, or commoditi strength of the U.S. dollar against other currencies

	MON	MY		YTD		
Close		% Chg	High	Low	3 (hg	
227.993	1.969	0.87	227.993	161.062	29.47	23.26
449,77	3.90	0.87	449.77	299.77	40.16	25.39
134.61	-0.25	-0.19	138.54	67.77	94.83	40.25
12.933	0.308	2.44	12.933	5.380	68.18	72.83
883.60	13.30	1.53	1003.20	641.70	34.74	5.83
73.668	-0.478	-0.64	82.731	71.329	-10.94	-3.95
80.2	-0.30	-0.37	87.0	78.5	-7.82	-2.55
0.6461	-0.0048	-0.74	0.7468	0.6257	-13.36	-5.68
108.08	-0.13	-0.12	123.81	97.38	-12.57	-3.02
	227.993 449.77 134.61 12.933 883.60 73.668 80.2 0.6461	Close Net chip 227.993 1.969 449.77 3.90 134.61 -0.25 12.933 0.308 833.60 13.30 73.668 -0.478 80.2 -0.30 0.6461 -0.0048	227.993 1.969 0.87 449.77 3.90 0.87 134.61 -0.25 -0.19 12.933 0.308 2.44 883.60 13.30 1.53 73.668 -0.478 -0.64 80.2 -0.30 -0.37 0.6461 -0.0048 -0.74	Cisso	Core Nrt dis V.Og High Ues 227.993 1.969 0.87 227.993 61062 4487.7 3.90 0.87 449.77 299.77 134.61 -0.25 -0.19 138.54 6.77 12.933 0.300 2.44 12.933 5.380 838.60 13.30 153 1003.20 641.70 73.668 -0.478 -0.64 82.731 71.329 80.2 -0.30 -0.37 37.0 76.74 5.6441 -0.008 -0.74 7.5468 6.625	Oro Airche LOg Hop Line 100 Page 227981 19-0 20 29799 10-02 29479 10-02 29474 10-02 2947 49677 49877 30 0.27 4947 4977 9-0977 40-12 12494 2977 9-481 12491 530 64.10 244 1231 530 64.10 244 1231 530 64.10 244 1249 40 40 2471 1249 40 40 1271 1249 40 40 1271 10-14 40 40 1271 1449 40 40 2471 1249 40 40 2471 2489 40 2471 2489 40 2471 2489 40 2471 2489 40 2471 2489 40 2471 2489 2471 2489 2471 2489 2471 2489 2471 2489 2471 2489 2471 2489 2471 </td

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How the Largest Mutual Funds Did

Largest fund vs. the broad market Stock Funds
American Eds Gro; A AGTHX
American Eds CWGLA
American Eds CIB; A CAUEX
FUNDS
FORT American Fds Gro; A

DJ Wilshire -6.6 -1.7 -5.4 -3.4 -5.1 3.2 -7.0 -9.7 -6.0 -9.1 -6.8 -11.7 -7.1 -1.2 -6.5 -9.5 American Fds CIB;A Fidelity Contrafund American Fds ICA;A American Fds Inc;A American Fds Wsh;A American Fds EuPc;A Vanguard 500 ldx;inv 0.34 -3.1 3.2 0.01 -7.0 -9.7 -0.02 -6.0 -9.1 -0.03 -6.8 -11.7 0.14 -7.1 -1.2 0.01 -6.5 -9.5 0.23 -9.2 -16.5 -6.11 Dodge & Cox Stock Bond Funds
PIMCO:Tot Rtn;inst PIIRX

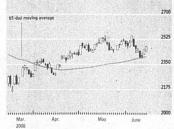
-0.01 **0.8** 10.2 - **-0.2** 6.5 - **-1.4** 1.1 0.01 **0.4** 4.3 -0.01 **0.8** 4.7 Vanguard Tot Bd;Inv VBMFX
American Fds Bond;A ABNDX
Dodge & Cox Income DODIX
Vangrd Int-Tm Tx;Adm VWWX

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Trailing P/E ratio * P/E estimate * Dividend yield Based on Nasdag 10 High, low, open and close for each trading day of the past three months. All-time high: 5048.62, 03/10/2000 2700

Nasdaq Composite Index

Exhib



Nasdag daily volume, in billions of shares





1360.14 ▲ 0.11

740.74 ▲ 7.13 75.40/22.28 1.59% 825 Russell 2000 daily close 675

President Roosevelt on Friday signed more important legislation within 20 minutes than has ever been signed in any one day in the history of the government. He first signed the Glass-Steagall bank reform bill.

Financial

Flashback

International Stock Indexes

				- LATEST -		YTD
Region/Country	Infer	Close	Netchg	No.	hq	Schip
World	DJ World Index	279.21	1.65	- 1	0.59	-7.2
	DJ World ex U.S.	250.14	2.27	1	0.92	-8.0
	MSCIEAFE	2033.92	17.54	1	₫ 0.87	-9.7
Americas	DJ Americas	359,85	1.06	. 1	0.30	-4.5
Brazil	Sao Paulo Bovespa	67284.61	81.09		0.12	5.3
Canada	S&P/TSX Comp	14944.28	165.82		21.12	8.0
Mexico	IPC All-Share	30354.18	-59.30	-0.19		2.8
Venezuela	Caracas General	36654.43	-229.72	-0.623 II		-3.3
Europe	DJ Stoxx 600	304.90	-0.80	-0.26		-16.4
Euro zone	DJ Euro Staxx	341.50	-1.83	-0.53		-17.7
Belgium	Bel-20	3566.60	-21.81	-0.61	- 6	-13.6
France	CAC40	4657.74	-24.56	-0.52		-17.0
Germany	DAX	6729.88	-35.44	-0.52		-16.6
Israel	Tel Aviv	1116.16	-0.14	-0.01		-8.3
Italy	S&P/MIB	30817	-125.00	-0.40		-20.1
Netherlands	AEX	458,70	-126	-0.27		-11.1
Russia	DJ Russia Titans 10	7543.81	28.08	1	0.37	-1.6
Spain	IBEX 35	12826.6	-172.1	-1.32		-15.5
Sweden	SX All Share	306.37	0.85	1	0.28	-12.9
Switzerland	Swiss Market	7238.27	-23.10	-0.32		-14.7
U.K.	FTSE 100	5794.6	-8.2	-0.14		-10.3
Asia-Pacific	DJ Asia-Pacific	147.22	2.06		W 1.42	-6.9
Australia	S&P/ASX 200	5371.7	-6.4	-0.12		-15.3
China -	DJ CBN China 600	23408.78	-200.54	-0.85 間		-43.5
Hang Kong	Hang Seng	23029.69	437.39		1.94	-17.2
fndia	Bombay Sensex	15395.82	206.20		圖1.36	-24.1
Japan	Nikkei Stock Avg	14354.37	380.64		2.7	
Singapore	Straits Times	3036.92	57.36		圖 1.93	-12.4
South Korea	Kospi	1760.82	13.47		0.77	-7.2
Tarwan	Weighted	8169.77	64.18		0.79	-4.0

■[BONDS, RATES & YIELDS]

Consumer Rates and Returns to Investor U.S. consumer rates Selected rates 5-year CDs

A consumer rate against its benchmark over the past year 5-year CDs

Bankrate.com avg: 3.81 S

E-LOAN 4.85 S

Plesanation. CA 866-570-5AVE

Discover Bank 4.80 S

New Cartle. DE 800-347-7000

Champion Bank 4.80 S

Sant Louis. MO 312-292-4000

Third Federal Savings and Lean 4.87 S

Cleveland. OH 808-84-7333 Five-year CD 5.00% yields 4.00 Federal-funds target rate 3.00 ___ zoo

JASONDJFMAM 2007 2008			ital One Lean, VA	4.75 % 866-369-2737		
tinterest rata	- YIELD/RATE (%) - East (♠) Week age				(5)— 12 High	3-ye chy (pct pts)
Federal-funds rate target	2.00	2.00	2.00	•100	5.25	-1.00
Prime rate "	5.00	5.00	5.00	400	8.25	-1.00
Libor, 3-month	2.81	2.69	2.54	411	5.73	-0.62
Money market, annual yield	2.36	2.34	2.25		3.90	0.17
Five-year CD, annual yield	3.81	3.68	3.23		5.10	-0.31
30-year mortgage, fixed	6.42	6.17	5.36		6.47	1.09
15-year mortgage, fixed	6.03	5.75	4.91		6.17	1,09
Jumbo mortgages, \$417,000 plus	7.63	7.38	6.49		7.82	1.99
Five-year adj mortgage (ARM)	5.87	5.43	5.01		6.36	1.11
New-car loan, 45-month	6.94	6.65	6.54		7.14	0.64

Benchmark Yields and Rates

Treasury yield curve Yield to maturity of current bills, notes and bonds



Libor ← ►Swap 2.00

Libor-swap curve

Cornerate Regrowing Rates and Vields

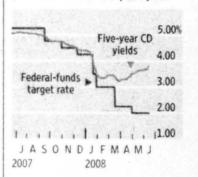
Bond total return index	Close	Last		- SJ-WEEK		SZ-ma I-yr	
Treasury Rush ALM	973.72	3.943	3.682	5.117	2.782	9.83	3.79
10-yr Treasury, Byan ALM	1102.91	4.247	3.994	5.195	3.314	11.58	3.56
DJ Corporate	204.58	6.037	5.757	6.092	5.222	4.52	2.70
Aggregate Lehman Bros.	\$280.44	5.320	5.060	5.810	4.220	6.57	4.2
High Yield 100 Merrill Lynch	n.a.	n.a.	9.169	10.401	7.276	n.a.	n.a
Fixed-Rate MBS (whoman	1332.60	5.870	5.620	6.160	4.660	6.68	4.7
Muni Master Merrill	n.a.	n.a.	3.697	4.294	3.276	n.a.	n.a
EMBI Global 1 P Morgan	412.01	6.952	6.790	7.235	6.522	5.64	7.9

BONDS, RATES & YIELDS

Consumer Rates and Returns to Investor

U.S. consumer rates

A consumer rate against its benchmark over the past year



Selected rates

5-year CDs

Bankrate.com avg:	3.81%
E-LOAN	4.85%
Pleasanton, CA	866-576-SAVE
Discover Bank	4.81%
New Castle, DE	800-347-7000
Champion Bank	4.80%
Saint Louis, MO	314-292-6000
Third Federal Savings	and Loan 4.75%
Cleveland, OH	888-844-7333
Capital One NA	4.75%
McLean, VA	866-369-2737

interest rate	— YIELD/R Last (♠)	ATE (%) — Week ago	5.	2-WEEK RANGE (%)—— 12 High	3-yr chg (pct pts)
Federal-funds rate target	2.00	2.00	2.00	O RM	5.25	-1.00
Prime rate*	5.00	5.00	5.00	•	8.25	-1.00
Libor, 3-month	2.81	2.69	2.54	4 855	5.73	-0.62
Money market, annual yield	2.36	2.34	2.25	6 1	3.90	0.17
Five-year CD, annual yield	3.81	3.68	3.23	10 00	5.10	-0.31
30-year mortgage, fixed	6.42	6.17	5.36		6.47	1.09
15-year mortgage, fixed	6.03	5.75	4.91	100	6.17	1.09
Jumbo mortgages, \$417,000-plus	7.63	7.38	6.49		7.82	1.99
Five-year adj mortgage (ARM)	5.87	5.43	5.01		6.36	1.11
New-car loan, 48-month	6.94	6.65	6.54		7.14	0.64
Home-equity loan, \$30,000	4.84	4.83	4.81	6 (9)4	7.67	-0.12

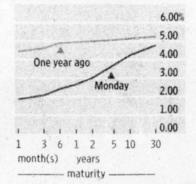
Bankrate.com rates based on survey of over 4.800 online banks. "Base rate posted by 75% of the nation's largest banks * Excludes closing costs.

Sources: Reuters; WSJ Market Data Group; Bankrate.com

Benchmark Yields and Rates

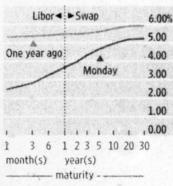
Treasury yield curve

Yield to maturity of current bills, notes and bonds



Libor-swap curve

Fixed mid rates* to be paid against three-month Libor



Semiannual swaps maturing in 2 yrs-30 yrs Sources: Ryan ALM; ICAP plc.

Corporate Borrowing Rates and Yields

		- YIELD (%) -				TOTAL RETURN (
Bond total return index	Close	Last	Week ago	High	Low	52-wk	3-yr
Treasury, Ryan ALM	973.72	3.943	3.682	5.117	2.782	9.83	3.79
10-yr Treasury, Ryan ALM	1102.91	4.247	3.994	5.195	3.314	11.58	3.56
DJ Corporate	204.58	6.037	5.757	6.092	5.222	4.52	2.70
Aggregate, Lehman Bros.	1280.44	5.320	5.060	5.810	4.220	6.57	4.23
High Yield 100, Merrill Lynch	n.a.	n.a.	9.169	10.401	7.276	n.a.	n.a.
Fixed-Rate MBS, Lehman	1332.60	5.870	5.620	6.160	4.660	6.68	4.74
Muni Master, Merrill	n.a.	n.a.	3.697	4.294	3.276	n.a.	n.a.
EMBI Global, J.P. Morgan	412.01	6.952	6.790	7.235	6.522	5.64	7.93
		1000					

Sources: J.P. Morgan; Ryan ALM; Ryan Labs; Lehman Brothers; Merrill Lynch